GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:2819
ANSWERED ON:29.08.2012
CREDIT DEPOSIT RATIO QUESTION
Chaudhary Shri Jayant

Will the Minister of FINANCE be pleased to state:

(a) whether the Credit Deposit Ratio (CDR) of public sector banks has gone down during the last three years;

(b) if so, the details thereof, State-wise, Bank-wise;

(c) whether the Government has taken any steps in this regard; and

(d) if so, the details thereof?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA)

(a): No, Sir. All India Credit Deposit Ratio (CDR) of Public Sector Banks has increased from 73.4 % as on 31st March, 2010 to 75.5% as on 31st March, 2011 and to 77.8% as on 31st March, 2012.]

(b): The details of CDR, State-wise and Bank-wise are at Annexure-I & II respectively.

(c) & (d): To improve the CDR of those Districts having CDR less than 40%, the Reserve Bank of India has advised Banks to set up a Special Sub-Committee (SSC) of District Level Consultative Committee (DLCC), to draw up Monitorable Action Plans (MAPs), to monitor such plan, on a regular basis and to initiate necessary action. Accordingly, CDR is monitored and discussed at the District level by DLCCs.